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*FIL 64-2001: Revised and New Interagency Questions and Answers Regarding Community Reinvestment*  
**<http://www.fdic.gov/news/news/financial/2001/fil0164.html>**

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*FIL 21-2005: Community Reinvestment Act Joint Notice of Proposed Rulemaking*  
**<http://www.fdic.gov/news/news/financial/2005/fil2105.html>**

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*FIL 29-2005: Final Technical Amendments to CRA Regulations*  
**<http://www.fdic.gov/news/news/financial/2005/fil2905.html>**

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*FIL 79-2005: Community Reinvestment Act: Joint Final Rules*  
**<http://www.fdic.gov/news/news/financial/2005/fil7905.html>**

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*FIL 23-2006: Community Reinvestment Act: New Interagency Questions and Answers*  
**<http://www.fdic.gov/news/news/financial/2006/fil06023.html>**

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*FIL 33-2006: Community Reinvestment Act: Interagency Examination Procedures*  
**<http://www.fdic.gov/news/news/financial/2006/fil06033.html>**

#### **Job Aids**

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*FFIEC CRA Website: About CRA, How to File, Public Data*  
**<http://www.ffiec.gov/cra/default.htm>**

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*CRA Wiz/MAPPS*  
**<http://fdic01/division/dsc/cra/CRAWiz/index.html>**

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*CRA Large Bank Core Tables*  
Sample Core Tables  
**<http://fdic01/division/dsc/memos/memos/direct/globals/CoreTables/ExampleFMB.doc>**  
“How To” Technical Guide,  
**<http://fdic01/division/dsc/cra/guidance/part3.html>**,  
and  
FFIEC Interagency Core CRA Public Evaluation Tables  
Examiner Guidance  
**<http://fdic01/division/dsc/cra/guidance/part2.html>**

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*Community Contacts Database*  
**<http://s00iis103/ccav2/>** and *User Guide* (**<http://s00iis103/ccav2/Help/CCUSersGuide.doc>**)

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*CRA Performance Ratings (FFIEC and FDIC)*  
**<http://www.ffiec.gov/craratings/default.aspx>**  
**[www2.fdic.gov/crapes](http://www2.fdic.gov/crapes)**

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*CRA Examination Schedule (FDIC)*  
**[www.fdic.gov/regulations/community/exam/index.html](http://www.fdic.gov/regulations/community/exam/index.html)**

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*A Guide to CRA Data Collection and Reporting*  
**<http://www.ffiec.gov/cra/guide.htm>**

All state member banks, state nonmember banks, national banks, and savings associations, except small institutions, are subject to data collection and reporting requirements. A small institution is a bank or thrift that, as of December 31 of either of the prior two calendar years, had total assets of less than \$1 billion. All institutions that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year, reporting in electronic format: 1) a transmittal sheet, 2) a definition of its assessment area(s), and 3) a record of its Community Development (CD) loans. In addition, any institution that wants to be evaluated under the Large Bank evaluation method must also collect and report CRA loan data.

Using the loan data submitted by the financial institutions, the Federal Financial Institutions Examination Council (FFIEC) creates aggregate and disclosure reports for each metropolitan area (MA). These reports are made available to the public each summer. The MA aggregate and disclosure reports for calendar years since 1996 are available on the FFIEC's CRA web site at <http://www.ffiec.gov/cra>. The FFIEC also provides to the public various electronic, paper and magnetic media items.

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*Approved CRA Wholesale and Limited Purpose Banks, Banks Operating Under Strategic Plans, and Special Purpose Banks*  
**<http://www.fdic.gov/regulations/community/community/apprlp.html>**

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*Applications Subject to CRA and Public Comments*  
**<http://www2.fdic.gov/cra/>**

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*Census Information: Available from the FFIEC CRA website*  
*Census Data*  
*Counties Located in Non-Metro Areas Listing*  
*HUD Estimated Metropolitan Area Median Family Income Listing*  
**<http://www.ffiec.gov/cra/censusproducts.htm#censusdata>**

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*Recon*  
**<http://wasiis102p/recon/index.asp>**

## XI. Community Reinvestment Act – References

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### *FFIEC Geocoding/Mapping System:*

**<http://www.ffiec.gov/cra/geocode.htm>**

A web-based tool designed to help institutions report information on mortgage, business, and farm loans.

Geocoding refers to the Metropolitan Statistical Area (MSA), State, County, Census Tract combination (address information) that must be provided for each reported loan.

The system allows institutions to enter a street address, and it then determines the census tract. When an address is not found, the mapping feature enables the user to determine the property location based on known landmarks, without resorting to a paper map. The system also provides Census demographic information about a particular census tract, including income, population, and housing data.

Institutions use this information to assess whether they are meeting the credit needs of the communities in which they operate.

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### *OMB Bulletin No. 03-04: June 2003 changes in Metropolitan Statistical Area (MSA) boundaries and terminology*

**[http://www.whitehouse.gov/omb/bulletins/b03-04\\_attach.pdf](http://www.whitehouse.gov/omb/bulletins/b03-04_attach.pdf)**

- A five-digit MSA code from the new list of MSAs is to be used for 2004 CRA data. Use the five-digit code for Metropolitan Divisions when available.
- A four-digit MSA code from the old list of MSAs is to be used for 2003 CRA data.